Case 18-25208 Doc 1 Filed 09/06/18 Entered 09/06/18 16:37:28 Desc Main Document Page 1 of 82

Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11
	Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name Write the name that is on	Yolanda First name	First name
your government-issued picture identification (for example, your driver's	Middle name Mosley	Middle name
license or passport	Last name	Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you		
have used in the last	First name	First name
8 years		
Include your married or	Middle name	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social	XXX - XX8533	xxx - xx-
Security number or	OR	OR
Taxpayer Identification number	9 xx - xx-	9 xx - xx-
federal İndividual Taxpayer	9 xx - xx-	

Case 18-25208 Doc 1 Filed 09/06/18 Entered 09/06/18 16:37:28 Desc Main Document Page 2 of 82

D	ebtor 1 Yolanda First Name	Mosley Middle Name Last Name	Case number (if known)
	riistivanie	Wildele Walle Last Walle	
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		10226 S. Peoria Number Street	Number Street
		Chicago Illinois 60643	
		City State Zip Code	City State Zip Code
		Cook County	County
		•	
		If your mailing address is different from the one above, fill it in here. Note that the court will send any	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to
		notices to you at this mailing address.	this mailing address.
		Number Street	Number Street
_		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

Case 18-25208 Doc 1 Filed 09/06/18 Entered 09/06/18 16:37:28 Desc Main Document Page 3 of 82

De	ebtor 1 Yolanda		Mosley		Case number (if kno	own)
	First Name	Middle Name	Last Name			
Pa	Tell the Court Abo	ut Your Bankruptc	y Case			
7.	The chapter of the Bankruptcy Code you are choosing to file under		rief description of each, see 2010)). Also, go to the top of			C. § 342(b) for Individuals Filing for opriate box.
8.	How you will pay the fee	more details aborcashier's check, may pay with a may pay with a may pay the Individuals to P I request that may judge may, but if the official pove you choose this	out how you may pay. Tyl, or money order. If your a credit card or check with the fee in installments. If your Filing Fee in Installments is not required to, waive yerty line that applies to your file.	pically, if you attorney is a a pre-printe you choose callments (O any request your fee, an ur family si the Applic	ou are paying the submitting your ed address. this option, sig official Form 103 this option only d may do so onl ze and you are u	the clerk's office in your local court for e fee yourself, you may pay with cash, payment on your behalf, your attorney in and attach the <i>Application for</i> A). If you are filing for Chapter 7. By law, a y if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official
9.	Have you filed for bankruptcy within the last 8 years?	Ves. District District District		When When When	MM / DD / YYYY MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number
10	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	✓ No. Yes. Debtor District Debtor District		When When	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
11.	Do you rent your residence?	✓ No. G	andlord obtained an eviction to line 12.			of You (Form 101A) and file it with

Case 18-25208 Doc 1 Filed 09/06/18 Entered 09/06/18 16:37:28 Desc Main Document Page 4 of 82

Debtor 1 Yolanda Moslev Case number (if known) First Name Middle Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance Bankruptcy Code and sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are vou a small business debtor? Ⅵ I am not filing under Chapter 11. For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have ✓ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

Case 18-25208 Doc 1 Filed 09/06/18 Entered 09/06/18 16:37:28 Desc Main Document Page 5 of 82

Debtor 1 Yolanda Moslev Case number (if known)

First Name Middle Name Last Name Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan, Attach a copy of the certificate and the payment plan, The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you plan, if any. plan, if any. are not eligible to file. I certify that I asked for credit counseling services ☐ I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: I have a mental illness or a mental I have a mental illness or a mental Incapacity. Incapacity. deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for

waiver of credit counseling with the court.

waiver of credit counseling with the court.

Case 18-25208 Doc 1 Filed 09/06/18 Entered 09/06/18 16:37:28 Desc Main Document Page 6 of 82

Debtor 1 Yolanda First Name	Mosle Middle News		vn)
	Middle Name Last N. estions for Reporting Purposes	arrie	
Part 6: Answer These Que 16. What kind of debts do you have?	16a. Are your debts primarily con "incurred by an individual prin No. Go to line 16b. ✓ Yes. Go to line 17. 16b. Are your debts primarily bus money for a business or investing No. Go to line 16c. ✓ Yes. Go to line 17.	nsumer debts? Consumer debts are marily for a personal, family, or house siness debts? Business debts are deletement or through the operation of the we that are not consumer debts or but the debts or but the siness debts are not consumer debts or but the debts or but the siness debts are not consumer debts or but the debts or but the siness debts are not consumer debts or but the debts or but the siness debts.	ehold purpose." bts that you incurred to obtain ne business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that funds No.	7. Go to line 18. Do you estimate that after any exempt pr s will be available to distribute to unsecur	operty is excluded and administrative red creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
For you	correct. If I have chosen to file under Chapte of title 11, United States Code. I un under Chapter 7. If no attorney represents me and I dout this document, I have obtained I request relief in accordance with the I understand making a false statement.	er 7, I am aware that I may proceed, it inderstand the relief available under eating and read the notice required by 11 United States 0 ent, concealing property, or obtaining can result in fines up to \$250,000, or	Code, specified in this petition. g money or property by fraud in or imprisonment for up to 20 years, or
	MM / DD / YY	<u> </u>	MM / DD / YYYY

Case 18-25208 Doc 1 Filed 09/06/18 Entered 09/06/18 16:37:28 Desc Main Document Page 7 of 82

Debtor 1 Yolanda		Mosley	Case number (if)	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	ler Chapter 7, 11, 12	2, or 13 of title 11, United	ave informed the debtor(s) about d States Code, and have explained the ilso certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. §	342(b) and, in a case in v	which § 707(b)(4)(D) applies, certify that I
represented by an	. ,	•		ules filed with the petition is incorrect.
attorney, you do not	•	- 1- 7		, , , , , , , , , , , , , , , , , , ,
need to file this page.	/s/ Michael Spangler		Date	9/6/2018
	Signature of Attorney for		M	M / DD / YYYY
	Michael Spangler			
	Printed name			
	Semrad Law Firm			
	Firm name			
	20 S. Clark Street Street			
	28th Floor			
	Ohisass		III:i	00000
	Chicago City		Illinois State	60603 Zip Code
	City		State	Zip Code
	Contact phone	3122568704	Email address	mspangler@semradlaw.com
			Illinois	
	Bar number		State	

Case 18-25208 Doc 1 Filed 09/06/18 Entered 09/06/18 16:37:28 Desc Main Document Page 8 of 82

Fill in this infor	Fill in this information to identify your case:					
Debtor 1	Yolanda		Mosley			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States E	Sankruptcy Court for the:	Northern	District of Illinois			
			(State)			
Case number (If known)						

Check if this is an
amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
1. Schedule A/B: Property (Official Form 106A/B)	¢0.00
1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$6,025.00
1c. Copy line 63, Total of all property on Schedule A/B	\$6,025.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$6,040.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$13,222.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	Ψ10,222.00
Your total liabilities	\$19,262.00
Part 3: Summarize Your Income and Expenses	
4. Schedule I: Your Income (Official Form 106I)	\$2,369.00
Copy your combined monthly income from line 12 of Schedule I	
5. Schedule J: Your Expenses (Official Form 106J)	\$2,219.00
Copy your monthly expenses from line 22, Column A, of Schedule J	Φ2,219.00

Case 18-25208 Doc 1 Filed 09/06/18 Entered 09/06/18 16:37:28 Desc Main Document Page 9 of 82

Deb	tor 1 Yolanda		Mosley	Case number (if known)	
	First Name	Middle Name	Last Name		
Part	4: Answer These Question	ons for Administrati	ive and Statistical Records		
6. A	re you filing for bankruptcy ur	der Chapters 7, 11, or	r 13?		
		ort on this part of the fo	rm. Check this box and submit this	s form to the court with your other s	chedules.
Ŀ	Yes.				
7. W	/hat kind of debt do you have?				
Ŀ			mer debts are those incurred by an ill out lines 8-10 for statistical purp		
	Your debts are not primari this form to the court with your		u have nothing to report on this pa	art of the form. Check this box and s	submit
	From the Statement of Your C Form 122A-1 Line 11; OR, Form		e: Copy your total current monthly orm 122C-1 Line 14.	income from Official	\$869.91
9.	Copy the following special ca	tegories of claims fro	m Part 4, line 6 of Schedule E/F		
	From Part 4 on Schedule E/F	, copy the following:		Total claim	
	9a. Domestic support obligation	ns (Copy line 6a.)		\$0.00	
	9b. Taxes and certain other deb	ts you owe the governr	ment. (Copy line 6b.)	\$0.00	
	9c. Claims for death or persona	l injury while you were i	ntoxicated. (Copy line 6c.)	\$0.00	
	9d. Student loans. (Copy line 6	f.)		\$0.00	
	9e. Obligations arising out of a priority claims. (Copy line 6g.)	separation agreement o	r divorce that you did not report as	\$0.00	
	9f. Debts to pension or profit-s	naring plans, and other	similar debts. (Copy line 6h.)	\$0.00	

\$0.00

9g. **Total.** Add lines 9a through 9f.

Case 18-25208 Doc 1 Filed 09/06/18 Entered 09/06/18 16:37:28 Desc Main Document Page 10 of 82

Fill in this	information to identify your cas	se:			
Debtor 1	Yolanda		Mosley		
Debtor 2	First Name	Middle Name	Last Name		
(Spouse, if fili	ing) First Name	Middle Name	Last Name		
United Sta	tes Bankruptcy Court for the:	Northern	District of Illinois		
Case num (If known)	ber		(State)		
Officia	I Form 106A/B				Check if this is an amended filing
Sched	dule A/B: Proper	ty			12/1
category w responsibl write your	where you think it fits best. Be e for supplying correct informa name and case number (if kno	as complete and a ation. If more space own). Answer every	n asset only once. If an asset fits in more ccurate as possible. If two married peop e is needed, attach a separate sheet to question. or Other Real Estate You Own or H	ole are filing together, both a this form. On the top of any a	re equally
		-	ny residence, building, land, or similar pi		
V	No. Go to Part 2			. ,	
	Yes. Where is the property?				
1.1	Street address, if available, or other		nat is the property? Check all that apply. Single-family home Duplex or multi-unit building	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> ims Secured by Property.
		<u> </u>	Condominium or cooperative Manufactured or mobile home	Current value of the entire property?	Current value of the portion you own?
	Number Street City State	Zip Code	Land Investment property Timeshare Other	Describe the nature o interest (such as fee s the entireties, or a life	simple, tenancy by
		L. W] no has an interest in the property? Check		mmunity property
		on	e. 1		
		<u> </u>	Debtor 1 only		
			Debtor 2 only Debtor 1 and Debtor 2 only		
		<u> </u>	At least one of the debtors and another		
			her information you wish to add about the	nis item, such as local	
If you	own or have more than one, list	-	operty identification number:		
1.2	Street address, if available, or otl		nat is the property? Check all that apply. Single-family home	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D: iims Secured by Property.</i>
		<u> </u>	Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	Current value of the entire property?	Current value of the portion you own?
	Number Street	<u> </u>	Land	Describer the control of	
	Trainibol Guodi		Investment property Timeshare	Describe the nature o interest (such as fee s the entireties, or a life	simple, tenancy by
	City State	on 	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Check if this is co (see instructions)	ommunity property
			her information you wish to add about tl operty identification number:	nis item, such as local	

Case 18-25208 Doc 1 Filed 09/06/18 Entered 09/06/18 16:37:28 Desc Main Document Page 11 of 82

Debtor 1	Yolanda First Name	Middle Name	Mosley Last Name	Case number	(if known)	
1.3	eet address, if available, or o		What is the property? Check all that Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	apply.	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> ims Secured by Property. Current value of the portion you own?
Nu	mber Street / State	Zip Code	Land Investment property Timeshare Other	_	Describe the nature or interest (such as fee s the entireties, or a life	imple, tenancy by
			Who has an interest in the property Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and an Other information you wish to add property identification number:	nother	Check if this is co (see instructions)	mmunity property
	I the dollar value of the po ave attached for Part 1. W	ortion you own for rite that number h	all of your entries from Part 1, incl nere.	uding any entries	s for pages	
Do you o v you own t		equitable interes you lease a vehicle,	et in any vehicles, whether they are also report it on Schedule G: Executo rcycles	-	-	
☐ No						
3.1	Model: Year:	Hyundai Elantra 2011	Who has an interest in the pro one. Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information: 2011 Hyundai Elantra	75000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar Check if this is community		Current value of the entire property? \$4875.00	Current value of the portion you own? \$4875.00
3.2	Make Model: Year: Approximate mileage:		instructions) Who has an interest in the proone. Debtor 1 only	pperty? Check		claims or exemptions. Put ured claims on Schedule D:
			Debtor 2 only		Current value of the	aims Secured by Property.

Case 18-25208 Doc 1 Filed 09/06/18 Entered 09/06/18 16:37:28 Desc Main Document Page 12 of 82

tor 1	Yolanda		Mosley Case	se number <i>(if l</i>	known)	
	First Name	Middle Name	Last Name		·	
3.3	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the property? Cone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another instructions)	th <i>C</i> i Ci er er	ne amount of any secu	claims or exemptions. Pared claims on Schedule ims Secured by Property Current value of the portion you own?
3.4	Make Model: Year: Approximate mileage:		Who has an interest in the property? Cone. Debtor 1 only Debtor 2 only	th C	ne amount of any secu Preditors Who Have Cla	claims or exemptions. Fured claims on Schedule nims Secured by Property
	Other information:		Debtor 1 and Debtor 2 only		urrent value of the ntire property?	Current value of the portion you own?
			At least one of the debtors and another			
Exar	mples: Boats, trailers, motors, p	•	Check if this is community property instructions) r recreational vehicles, other vehicles, a fishing vessels, snowmobiles, motorcycle a	and accesso	ories	
Exar	nples: Boats, trailers, motors, p No Yes Make	•	instructions) r recreational vehicles, other vehicles, a fishing vessels, snowmobiles, motorcycle a Who has an interest in the property? C	and accesso accessories	o not deduct secured	
Exar	nples: Boats, trailers, motors, p No Yes	•	instructions) r recreational vehicles, other vehicles, a fishing vessels, snowmobiles, motorcycle a	and accesso accessories Check Do th	o not deduct secured ne amount of any secu	claims or exemptions. F tred claims on <i>Schedule</i> tims Secured by Propert Current value of the
Exar	nples: Boats, trailers, motors, p No Yes Make Model: Year:	•	instructions) r recreational vehicles, other vehicles, a fishing vessels, snowmobiles, motorcycle a Who has an interest in the property? Cone. Debtor 1 only	and accessories Check Do th Co cr	o not deduct secured ne amount of any secu treditors Who Have Cla	red claims on Schedule ims Secured by Propert
4.1	nples: Boats, trailers, motors, p No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:	•	who has an interest in the property? Cone. Debtor 1 and Debtor 2 only Debtor 1 and Debtors and another instructions) Who has an interest in the property? Cone. Debtor 1 and Debtor 2 only Check if this is community property instructions) Who has an interest in the property? Cone. Debtor 1 only	check Do the creater than the control of the check Do the	o not deduct secured ne amount of any secured iterations Who Have Claurrent value of the ntire property?	claims on Schedule control of the portion you own? claims or exemptions. I
4.1	nples: Boats, trailers, motors, p No Yes Make Model: Year: Approximate mileage: Other information: Make Model:	•	who has an interest in the property? Cone. Debtor 1 only Debtor 2 only At least one of the debtors and another instructions) Who has an interest in the property? Cone.	check De the Company (See	o not deduct secured ne amount of any secured iterations Who Have Claurrent value of the ntire property?	red claims on Schedule ims Secured by Propertion Current value of the

Case 18-25208 Doc 1 Filed 09/06/18 Entered 09/06/18 16:37:28 Desc Main Document Page 13 of 82

Debtor 1 Yolanda Moslev Case number (if known) First Name Middle Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Used Furniture \$350.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Used Electronics \$300.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$500.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Nο Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list **✓** No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1150.00 for Part 3. Write that number here

Case 18-25208 Doc 1 Filed 09/06/18 Entered 09/06/18 16:37:28 Desc Main Document Page 14 of 82

Debtor 1 Yolanda Moslev Case number (if known) First Name Middle Name Last Name **Describe Your Financial Assets** Part 4: Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: \$0.00 17.1. Checking account: Bank of America Checking 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ◪ No Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No Name of entity % of ownership: Yes. Give specific information about them

Case 18-25208 Doc 1 Filed 09/06/18 Entered 09/06/18 16:37:28 Desc Main Document Page 15 of 82

Deb	tor 1 Yolanda First Name	Middle Name	Mosley Last Name	Case number (if known)	
20.	Negotiable instruments	orate bonds and other negotiab include personal checks, cashiers' ents are those you cannot transfer Issuer name:	checks, promissory no	otes, and money orders.	
21.	Retirement or pension Examples: Interests in IF	RA, ERISA, Keogh, 401(k), 403(b)	-	s, or other pension or profit-sharing plans	
	Yes. List each account	Type of account: 401(k) or similar plan:	Institution name:		
	separately.	Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			-
22.		prepayments I deposits you have made so that with landlords, prepaid rent, public	c utilities (electric, gas, v		
	✓ No		Institution name:		
	Yes	Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit: Prepaid rent:	-		
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or fo	r a number of years)	
	✓ No ☐ Yes	Issuer name and description:			

Case 18-25208 Doc 1 Filed 09/06/18 Entered 09/06/18 16:37:28 Desc Main Document Page 16 of 82

Debte	or 1 Yolanda	Mosley	Case number (if known)	
	First Name	Middle Name Last Name		
24.	Interests in an education IRA, i 26 U.S.C. §§ 530(b)(1), 529A(b),	in an account in a qualified ABLE program, or un and 529(b)(1).	der a qualified state tuition program.	
	No Institution name at Yes	nd description. Separately file the records of any inter	ests.11 U.S.C. § 521(c):	
25.		rests in property (other than anything listed in lii	ne 1), and rights or powers	
	exercisable for your benefit No			
	Yes. Describe			
26.		ss, trade secrets, and other intellectual property s, websites, proceeds from royalties and licensing ag		
	No Yes. Describe			
27.	Licenses, franchises, and other Examples: Building permits, exclu	r general intangibles sive licenses, cooperative association holdings, liquo	or licenses, professional licenses	
	✓ No			
	Yes. Describe			
Mon	ey or property owed to you?	?		Current value of the portion you own? Do not deduct secured claims or exemptions.
	ey or property owed to you? Tax refunds owed to you			portion you own? Do not deduct secured
	Tax refunds owed to you			portion you own? Do not deduct secured
			Federal:	portion you own? Do not deduct secured
	Tax refunds owed to you ✓ No Yes. Give specific information about them, including w you already filed the retu	hether ms	Federal: State:	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owed to you No Yes. Give specific information about them, including w you already filed the retu and the tax years	hether ms		portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owed to you No Yes. Give specific information about them, including w you already filed the retu and the tax years Family support Examples: Past due or lump sum a	hether ms	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you ✓ No Yes. Give specific information about them, including w you already filed the retu and the tax years Family support Examples: Past due or lump sum a No	hether ms alimony, spousal support, child support, maintenanc	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific information about them, including w you already filed the retu and the tax years Family support Examples: Past due or lump sum a	hether ms alimony, spousal support, child support, maintenanc	State: Local: e, divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you ✓ No Yes. Give specific information about them, including w you already filed the retu and the tax years Family support Examples: Past due or lump sum a No	hether ms alimony, spousal support, child support, maintenanc	State: Local: ce, divorce settlement, property settlemen Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t
28.	Tax refunds owed to you ✓ No Yes. Give specific information about them, including w you already filed the retu and the tax years Family support Examples: Past due or lump sum a No	hether ms alimony, spousal support, child support, maintenanc	State: Local: ce, divorce settlement, property settlement Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds owed to you ✓ No Yes. Give specific information about them, including w you already filed the retu and the tax years Family support Examples: Past due or lump sum a No Yes. Give specific information.	hether rns alimony, spousal support, child support, maintenanc	State: Local: Local: Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to you ✓ No Yes. Give specific information about them, including w you already filed the retu and the tax years Family support Examples: Past due or lump sum a No Yes. Give specific information. Other amounts someone owes y Examples: Unpaid wages, disability	hether rns alimony, spousal support, child support, maintenanc	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to you ✓ No Yes. Give specific information about them, including w you already filed the retu and the tax years Family support Examples: Past due or lump sum and the sum of the su	thether ms	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to you ✓ No Yes. Give specific information about them, including w you already filed the retu and the tax years Family support Examples: Past due or lump sum a No Yes. Give specific information. Other amounts someone owes y Examples: Unpaid wages, disability	thether ms	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

Case 18-25208 Doc 1 Filed 09/06/18 Entered 09/06/18 16:37:28 Desc Main Document Page 17 of 82

Deb ¹	tor 1 Yolanda		Mosley	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance Examples: Health, disabil		alth savings account (HSA); credit, he	omeowner's, or renter's insurance	
	Yes. Name the insur of each policy and list		Company name:	Beneficiary:	Surrender or refund value:
32.	Any interest in propert If you are the beneficiary property because someo	of a living trust, expect	someone who has died proceeds from a life insurance policy	v, or are currently entitled to receive	_
	Ves. Describe				
33.			you have filed a lawsuit or made a grance claims, or rights to sue	a demand for payment	
34.	Other contingent and u	unliquidated claims of	every nature, including counterc	laims of the debtor and rights	
	No Yes. Describe				
35.	Any financial assets yo	u did not already list			
	Yes. Describe				
36.		•	n Part 4, including any entries for		
Part	5: Describe Any Bu	siness-Related Pro	perty You Own or Have an In	nterest In. List any real estate in Pa	rt 1.
37.	Do you own or have an	v legal or equitable in	terest in any business-related pro	operty?	
	No. Go to Part 6. Yes. Go to line 38.	,			Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable of	r commissions you alro	eady earned		or exemptions
	Yes. Describe				
39.	Office equipment, furni Examples: Business-rela		e, modems, printers, copiers, fax ma	chines, rugs, telephones, desks, chairs, elec	ctronic devices
	✓ No Yes. Describe				

Case 18-25208 Doc 1 Filed 09/06/18 Entered 09/06/18 16:37:28 Desc Main Document Page 18 of 82

Deb	tor 1 Yolanda	Mosley	Case number (if known)	
	First Name Middle Nam	e Last Name		
40.	Machinery, fixtures, equipment, supplies yo	u use in business, and tools of you	r trade	
	□ No			
	✓ No			
	Yes. Describe			
41.	Inventory			
	No No			
	Yes. Describe			
42.	Interests in partnerships or joint ventures			
	✓ No			
	Van Cius espacifia	Name of entity:	% of ownership:	
	Yes. Give specific information about			
	them	-		_
43. (Customer lists, mailing lists, or other compile	ations		
	□ No			
	No			
	Yes. Do your lists include personally identif	iable information (as defined in 11 U.	S.C. § 101(41A))?	
	□ No			
	No			
	Yes. Describe			
44.	Any business-related property you did not a	lready list		
	√ No			
	igsquare			
	Yes. Give specific			
	information			
				<u> </u>
				
				<u></u> _
45 A	add the dollar value of all of your entries from	Part 5 including any entries for n	anes vou have attached	
	art 5. Write that number here			
•				
Part	Describe Any Farm- and Commerc	cial Fishing-Related Property	You Own or Have an Interest In.	
rait	If you own or have an interest in farmland, list i			
4.0			1.5.1	
46.	Do you own or have any legal or equitable i	nterest in any farm- or commercia	il fishing-related property?	
	No. Go to Part 7.			Current value of the
	Yes. Go to line 47.			portion you own?
	163. 40 to line 47.			Do not deduct secured claims or exemptions
17	Form onimals			O. OAGIIPUOIIS
47.	Farm animals Examples: Livestock, poultry, farm-raised fish			
	Livestock, poultry, lattit-taised listi			
	✓ No			
	Yes. Describe			

Case 18-25208 Doc 1 Filed 09/06/18 Entered 09/06/18 16:37:28 Desc Main Document Page 19 of 82

Debt	or 1 Yolanda First Name		losley ast Name	Case number (if known)	
48.	Crops-either growing of		ast Name		
	No No				
	Yes. Describe				
49.	Farm and fishing equip	oment, implements, machinery, fixture	s, and tools of trade		
	√ No				
	Yes. Describe				
50.	Farm and fishing suppl	lies, chemicals, and feed			
	✓ No				
	Yes. Describe				
51.	Any farm- and commer	rcial fishing-related property you did n	ot already list		
	✓ No				
	Yes. Describe				
52. Ad	dd the dollar value of al	I of your entries from Part 6, including	any entries for pages yo	ou have attached	
		here			
Part 7	7: Describe All Pro	perty You Own or Have an Intere	st in That You Did No	t List Above	
53.		perty of any kind you did not already li s, country club membership	st?		
	✓ No	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			
	Yes. Give specific				
	information				
54 A	dd tho dollar valuo of al	I of your entries from Part 7. Write tha	at number here		•
J4. A	du the donar value of ar	Toryour entires nom rait 7. write tha	it number here		
Part 8	List the Totals of	Each Part of this Form			
55. F	Part 1: Total real estate	, line 2		>	
56. p	oart 2 total vehicles, lin	e 5	\$4875.00		
57. P	art 3: Total personal an	d household items, line 15	\$1150.00		
58. P	art 4: Total financial as	sets, line 36			
59. F	Part 5: Total business-re	elated property, line 45			
60. F	Part 6: Total farm- and f	ishing-related property, line 52			
61. F	Part 7: Total other prop	erty not listed, line 54			
62. T	otal personal property.	Add lines 56 through 61.	\$6025.00		+ \$6025.00
				Copy personal property total	
					\$6025.00
63. T	otal of all property on S	chedule A/B. Add line 55 + line 62			

Case 18-25208 Doc 1 Filed 09/06/18 Entered 09/06/18 16:37:28 Desc Main Document Page 20 of 82

Fill	in this inforr	nation to identify your ca	ase:			
Deb	otor 1	Yolanda		Mosley		
Der	ו וטו	First Name	Middle Name	Last Name		
	otor 2 ouse, if filing)	First Name	Middle Name	Last Name		
		ankruptcy Court for the:		istrict of Illinois		
Cas	se number			(State)		
(If kn	nown)					Chapte if this is an
Of	ficial I	Form 106C				Check if this is an amended filing
Sc	hedule	C: The Prop	erty You Claim a	s Exempt		04/16
info as e add For stat the tax- und you	each item e a specif amount o exempt re er a law tr r exemption Which set	Using the property you more space is needed, yes, write your name an of property you claim collar amount as of any applicable state etirement funds—mat limits the exemption would be limited to tify the Property You are claiming state and fe	a listed on Schedule A/B: If fill out and attach to this price indicase number (if known) are as exempt, you must see exempt. Alternatively, you tory limit. Some exempt as be unlimited in dollar action to a particular dollar to the applicable statutory. Claim as Exempt Claiming? Check one only, evideral nonbankruptcy exempt	Property (Official Form 10 page as many copies of P). specify the amount of the umay claim the full fair rions—such as those for amount. However, if you amount and the value of y amount. en if your spouse is filing with thions. 11 U.S.C. § 522(b)(3)	6A/B) as your so eart 2: Additional e exemption you narket value of health aids, righ claim an exemp f the property is	onsible for supplying correct urce, list the property that you claim <i>Page</i> as necessary. On the top of any claim. One way of doing so is to the property being exempted up to its to receive certain benefits, and tion of 100% of fair market value determined to exceed that amount,
2.	_	_	mptions. 11 U.S.C. § 522(b)(2 dule A/B that you claim as e		ı below.	
		ription of the property a hedule A/B that lists th		Amount of the exemption of the check only one box for each		Specific laws that allow exemption
	Dist		Genedale 7VB			735 ILCS 5/12-1001(b)
	Brief description	ı:	\$0.00	√		735 ILCS 5/12-1001(b)
		king account, Bank erica Checking		\$0 100% of fair market va	alue, up to anv	-
	Line from Schedule			applicable statutory lin		
	Brief	·				735 ILCS 5/12-1001(b)
	description	ı: Furniture	\$350.00	\$350.	00	
	Line from Schedule			100% of fair market va applicable statutory lin		
3.	(Subject to	adjustment on 4/01/19 a	temption of more than \$160, and every 3 years after that for a	cases filed on or after the date	•	

No Yes

Case 18-25208 Doc 1 Filed 09/06/18 Entered 09/06/18 16:37:28 Desc Main Document Page 21 of 82

Debtor 1 Yolanda Moslev Case number (if known) First Name Middle Name Last Name **Additional Page** Part 2: Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(a) \$500.00 description: \checkmark \$500.00 **Used Clothing** 100% of fair market value, up to any I ine from applicable statutory limit Schedule A/B: 11 Brief 735 ILCS 5/12-1001(b) \$300.00 description: **✓** \$300.00 **Used Electronics** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 07 Brief 735 ILCS 5/12-1001(c); 735 ILCS description: \$4,875.00 5/12-1001(b) **✓** \$0 Hyundai Elantra, 2011, 100% of fair market value, up to any 2011 Hyundai Elantra applicable statutory limit Line from Schedule A/B: 03

Case 18-25208 Doc 1 Filed 09/06/18 Entered 09/06/18 16:37:28 Desc Main Document Page 22 of 82

		Di	scament rage 22 or	02		
Fill in th	his information to identify your ca	ise:				
Debtor	1 Yolanda		Mosley			
	First Name	Middle Name	Last Name			
Debtor (Spouse,		Middle Name	Last Name			
United		Northern	District of Illinois			
Officed	States Bankruptcy Court for the.	Northern	(State)			
Case n						
Offic	cial Form 106D			_		Check if this is a amended filing
Sch	edule D: Credite	ors Who Ha	ve Claims Secur	ed by Prop	ertv	12/1
more sp			le are filing together, both are eq mber the entries, and attach it to	•		
1. D	o any creditors have claims se					
	┛		with your other schedules. You ha	ive nothing else to rep	ort on this form.	
	Yes. Fill in all of the information	n below.				
Part 1:	List All Secured Claims					
i	List all secured claims. If a credit separately for each claim. If more the in Part 2. As much as possible, list name.	nan one creditor has a pa	articular claim, list the other creditors	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
	Santander Consumer USA	Describe the propert	y that secures the claim:	\$6,040.00	\$4,875.00	\$1,165.00
	Creditor's Name 14101 MYFORD RD FL 2	2011 Hyundai Elantra	•	7		
-	Number Street	_	e, the claim is: Check all that apply.	_		
-		Contingent				
-	TUSTIN CA 92780 City State ZIP Code	Unliquidated				
	Who owes the debt? Check one.	Disputed				
	Debtor 1 only	Nature of lien. Check				
	Debtor 2 only	An agreement you car loan)	made (such as mortgage or secured	d		
	Debtor 1 and Debtor 2 only	_ ′	h as tax lien, mechanic's lien)			
	At least one of the debtors and another	Judgment lien from	m a lawsuit			
	Check if this claim relates	Other (including a	right to offset)			
	to a community debt Date debt was <u>2/2017</u> incurred	Last 4 digits of accor	unt number 1000			
	Add the dollar value of y	your entries in Column	A on this page. Write that number	\$6,040.00		

here:

Case 18-25208 Doc 1 Filed 09/06/18 Entered 09/06/18 16:37:28 Desc Main Document Page 23 of 82

Fill i	n this inforr	nation to identify your c	ase:					
Deb	tor 1	Yolanda		Mosley				
		First Name	Middle Name	Last Name				
	tor 2							
(Spo	use, if filing)	First Name	Middle Name	Last Name				
Unit	ed States B	ankruptcy Court for the:	Northern	District of Illinois (State)				
Case (If knd	e number own)	-						
Off	icial F	orm 106E/F				Che	eck if this is an	n amended filing
Sc	hedu	le E/F: Cre	ditors Who	Have Uns	ecured Claims			12/15
other Form clain the e know	r party to a 106A/B) a ns that are entries in the n).	nny executory contracts and on Schedule G: Exe listed in Schedule D: C ne boxes on the left. At	s or unexpired leases that cutory Contracts and Une Creditors Who Hold Claims	t could result in a clai expired Leases (Offici s Secured by Property	nims and Part 2 for creditors wit m. Also list executory contracts are form 106G). Do not include a c. If more space is needed, copy ne top of any additional pages, v	on <i>Schede</i> ny creditor the Part yo	ule A/B: Prop rs with partia ou need, fill i	perty (Official ally secured t out, number
1.	-	editors have priority un Go to Part 2.	secured claims against y	ou?				
2.	listed, iden As much a Continuati	itify what type of claim it as possible, list the claims on Page of Part 1. If mor	is. If a claim has both priorit	ty and nonpriority amou ding to the creditor's na particular claim, list the		both priority	and nonprio	rity amounts.
						Total claim	Priority amount	Nonpriority amount

Case 18-25208 Doc 1 Filed 09/06/18 Entered 09/06/18 16:37:28 Desc Main Document Page 24 of 82

Debtor 1 Yolanda Moslev Case number (if known) First Name Middle Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. ◪ Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 American InfoSource LP (agent for US Cellular) \$200.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a PO Box 248838 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Oklahoma City Oklahoma 73124 Disputed City State Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify due Is the claim subject to offset? No Yes Aziza Rangoonwaga \$2,000.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 8106 S Cornell Ave Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Chicago 60617 Illinois Disputed City State Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only $\overline{}$ Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify back rent 14-m1-123657 Is the claim subject to offset? **✓** No Yes City of Chicago - Parking and red Light Tickets \$7,200.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 121 N. LaSalle Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60602 Chicago Illinois City Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only $\overline{}$ Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ parking tickets Is the claim subject to offset? Official Yes 106E/F Schedule E/F: Creditors Who Have Unsecured Claims page 2

Case 18-25208 Doc 1 Filed 09/06/18 Entered 09/06/18 16:37:28 Desc Main Document Page 25 of 82

Debtor 1 Yolanda Mosley Case number (if known)
First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	on Page	
	After listing any entries on this page, number them beginning w	vith 4.5, followed by 4.6, and so forth.	Total claim
4.4	Comcast	Last 4 digits of account number	\$400.00
	Nonpriority Creditor's Name 11621 E. Marginal Way # 5	When was the debt incurred? n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
	Bankruptcy Dept	Contingent	
	0.111	Unliquidated	
	Seattle Washington 98168 City State Zip Code	Disputed	
	Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim:	
	Debtor 1 only	Student loans	
	Debtor 2 only	Obligations arising out of a separation agreement or	
	Debtor 1 and Debtor 2 only	divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	Other. Specify due	
	Is the claim subject to offset?		
	✓ No		
	Yes		
4.5	ComEd	Last 4 digits of account number	\$500.00
	Nonpriority Creditor's Name 3 Lincoln Center	When was the debt incurred?	
	Number Street	As of the date yes, file the plain is. Check all that apply	
	Bankruptcy Section	As of the date you file, the claim is: Check all that apply. — Contingent	
		Unliquidated	
	Oakbrook Terrace Illinois 60181 City State Zip Code	Disputed	
	Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim:	
	Debtor 1 only	Student loans	
	Debtor 2 only	Obligations arising out of a separation agreement or	
	Debtor 1 and Debtor 2 only	divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	Other. Specify due	
	Is the claim subject to offset?		
	✓ No		
	Yes		
4.6	COMENITY BANK/ASHSTWRT	Last 4 digits of account number 0752	\$516.00
	Nonpriority Creditor's Name PO BOX 182789	When was the debt incurred? 8/2017	
	Number Street	As of the date you file the claim is Check all that apply	
		As of the date you file, the claim is: Check all that apply. Contingent	
	COLUMBUS Ohio 43218	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar	
	Is the claim subject to offset?	debts Other. Specify CreditCard	
	No	<u> </u>	
	Yes		

Case 18-25208 Doc 1 Filed 09/06/18 Entered 09/06/18 16:37:28 Desc Main Document Page 26 of 82

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	n Page	
	After listing any entries on this page, number them beginning w	ith 4.5, followed by 4.6, and so forth.	Total claim
4.7	CREDITORS DISCOUNT & A Nonpriority Creditor's Name 415 E MAIN ST Number Street	Last 4 digits of account number 9066 When was the debt incurred? 10/2016 As of the date you file, the claim is: Check all that apply.	\$306.00
	STREATOR Illinois 61364 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts 001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL Other. Specify PAYMENT DATA	
4.8	METROPLTN AU Nonpriority Creditor's Name 103 E 147th St Number Street Harvey Illinois 60426 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Last 4 digits of account number 5333 When was the debt incurred? 4/2011 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify 16 Automobile	\$0.00
4.9	National Quik Cash Nonpriority Creditor's Name 8204 S Stony Island Ave Number Street Chicago Illinois 60617 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No	Last 4 digits of account number When was the debt incurred?	\$500.00

Case 18-25208 Doc 1 Filed 09/06/18 Entered 09/06/18 16:37:28 Desc Main Document Page 27 of 82

Debtor 1 Yolanda Moslev Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 Peoples Gas \$500.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 200 E. Randolph Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60601 Illinois Chicago City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ due Is the claim subject to offset? No Yes 4.11 Sprint \$700.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a P.O. Box 219554 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 64121 Kansas City Missouri Disputed Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify due Is the claim subject to offset? **✓** No Yes Wells Fargo 4.12 \$200.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? Po Box 563966 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Charlotte North Carolina 28256 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Is the claim subject to offset?

✓ No ☐ Yes

Case 18-25208 Doc 1 Filed 09/06/18 Entered 09/06/18 16:37:28 Desc Main Document Page 28 of 82

Debtor	1 Yolanda First Name Middle N	lame	Mosley Last Name	Case number (if known)	
Part 2:	Your NONPRIORITY Unsecured	Claims - Contir	nuation Page		
	After listing any entries on this page, n	umber them begi	nning with 4.5, fo	llowed by 4.6, and so forth.	Total claim
4.13	WoW Cable Co Nonpriority Creditor's Name 118 East Wing Street Number Street		When w	was the debt incurred? he date you file, the claim is: Check all that apply.	\$200.00
	Arlington Heights Illinois City State Who incurred the debt? Check one. Debtor 1 only Debtor 2 only	60004 Zip Code	Un Dis	ontingent Iliquidated sputed f NONPRIORITY unsecured claim: udent loans	
	Debtor 1 and Debtor 2 only At least one of the debtors and anoth Check if this claim relates to a colls the claim subject to offset? No Yes		div De del	oligations arising out of a separation agreement or corce that you did not report as priority claims bts to pension or profit-sharing plans, and other similabts ner. Specify due	r

Case 18-25208 Doc 1 Filed 09/06/18 Entered 09/06/18 16:37:28 Desc Main Document Page 29 of 82

ebtor 1	Yolanda			Mosley	Case number (if known)
	First Name		Middle Name	Last Name	
art 3:	List Others t	o Be Notified	About a Debt Tha	t You Already Liste	ted
colle colle cred	ection agency ection agency litors here. If y RRIS & HARRIS	is trying to colle here. Similarly, ou do not have a	ect from you for a de if you have more tha	ebt you owe to someo an one creditor for an to be notified for any c	y, for a debt that you already listed in Parts 1 or 2. For example, if a cone else, list the original creditor in Parts 1 or 2, then list the any of the debts that you listed in Parts 1 or 2, list the additional v debts in Parts 1 or 2, do not fill out or submit this page.
Nam	e W JACKSON E	SI VD S-400		Line 4.3	of (Check Part 1: Creditors with Priority Unsecured Claims
	nber Street	JEVD 3-400		Lino 4.0	one): Part 1: Creditors with Priority Unsecured Claims Part 1: Creditors with Priority Unsecured Claims Claims
CHI	CAGO	Illinois	60604	Last 4 digits of	of account number
City		State	Zip Code		

Case 18-25208 Doc 1 Filed 09/06/18 Entered 09/06/18 16:37:28 Desc Main Document Page 30 of 82

Debtor 1 Yolanda Mosley Case number (ifknown)

FIRSTINA	me Middle Name Last Name		
Part 4: Add tl	ne Amounts for Each Type of Unsecured Claim		
	nmounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	for s	statistical reporting purposes only. 28 U.S.C. §159.
			Total claims
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00
nom r art i	6b. Taxes and certain other debts you owe the government		\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00
			Total claims
Total claims from Part 2	6f. Student loans	6f.	\$0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$13,222.00
	6j. Total. Add lines 6f through 6i.	6j.	\$13,222.00

Case 18-25208 Doc 1 Filed 09/06/18 Entered 09/06/18 16:37:28 Desc Main Document Page 31 of 82

First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court for the: Northern District of Illinois
Case number (State

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

Case 18-25208 Doc 1 Filed 09/06/18 Entered 09/06/18 16:37:28 Desc Main Document Page 32 of 82

		DC	reallient rage c	72 OI O2
Fill in this infor	mation to identify your	case:		
Debtor 1	Yolanda		Mosley	
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
United States F	Sankruptcy Court for the	e: Northern	District of Illinois	
Office States E	annapiey court for the	o. Northon	(State)	
Case number (If known)	-			
(II KIOWI)				Check if this is an
				amended filing
Official	Form 106H			
	. II. V O.	. al a la kaa		
Schedul	e H: Your Co	debtors		12/15
1. Do you ha No Yes 2. Within the Idaho, Lou No. Yes.	e last 8 years, have yo uisiana, Nevada, New M Go to line 3. Did your spouse, form	lexico, Puerto Rico, Texas, W	perty state or territory? (Cashington, and Wisconsin.)	ommunity property states and territories include Arizona, California,
				<u> </u>
	Name of your spouse	e, former spouse, or legal equ	ivaient	
	Number Street			_
	City	State	Zip Code	_
again as a	a codebtor only if that	person is a guarantor or o	osigner. Make sure you ha	our spouse is filing with you. List the person shown in line 2 we listed the creditor on <i>Schedule D</i> (Official Form 106D), <i>ule D</i> , <i>Schedule E/F</i> , or <i>Schedule G</i> to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

Case 18-25208 Doc 1 Filed 09/06/18 Entered 09/06/18 16:37:28 Desc Main Document Page 33 of 82

Fill in this informa	ation to identify	your case:					
	anda		Mosley		_		
	t Name	Middle Name	Last Na	me	Che	ck if this is:	
Debtor 2 (Spouse, if filing) First	t Name	Middle Name	Last Na	me	- 🗖	An amended filing	
United States Bank		Northern	District of Illino			A supplement showing post-petition chapter 1	
the:	ruptcy Court for	NOLUICITI	Sta		- -	expenses as of the following date:	
Case number					- ;	MM / DD / YYYY	
(II KIIOWII)						VIIVI / DD / TTTT	
Official For	m 106l						
Schedule I	: Your Ind	come				12/1	
information about spouse. If more sp number (if known	t your spouse. If pace is needed,	f you are separated and , attach a separate shed , question.	l your spouse	is not filing	with you, do	r spouse is living with you, include not include information about your onal pages, write your name and case	
1. Fill in your emp	oloyment		Debtor 1			Debtor 2	
information.		Employment status		1			
If you have more attach a separate	-	p.oyon	✓ Employe			Employed Not Employed	
information abou				oloyea		Not Employed	
employers.		Occupation	Childcare				
Include part time self-employed w		Employer's name	Illinois Action for Children				
Occupation may	Employer's ad ccupation may include student homemaker, if it applies.		4753 N. Broadway STE 1200 Number Street			Number Street	
or nomemaker, i	τιι αρριίες.						
			Chicago	Illinois	60640	-	
			City	State	Zip Code	City State Zip Code	
			- 7			Oity State Zip odde	
		How long employed there?	10 years 8 n	nonths			
Part 2: Give De	∍tails About M	there?	•	nonths	,		
		there?	10 years 8 n				
Estimate monthly spouse unless you	y income as of the are separated.	there? Ionthly Income he date you file this form	10 years 8 n	othing to repo	t for any line, v	write \$0 in the space. Include your non-filing	
Estimate monthly spouse unless you	y income as of the are separated.	Ionthly Income he date you file this form more than one employer,	10 years 8 n	othing to repo	rt for any line, v	write \$0 in the space. Include your non-filing r that person on the lines below. If you need	
Estimate monthly spouse unless you If you or your nonmore space, attack	y income as of the are separated. If the spouse have the a separate sheet a separate sheet gross wages, sala	Ionthly Income he date you file this form more than one employer,	10 years 8 n	othing to repo	t for any line, v	write \$0 in the space. Include your non-filing r that person on the lines below. If you need	
Estimate monthly spouse unless you If you or your non-more space, attack. 2. List monthly a deductions.) If be.	y income as of the are separated. If the spouse have the a separate sheet a separate sheet gross wages, sala	there? Ionthly Income he date you file this form e more than one employer, et to this form. Iry, and commissions (befor calculate what the monthly of	10 years 8 n	othing to repo formation for a	rt for any line, v all employers fo ebtor 1	write \$0 in the space. Include your non-filing r that person on the lines below. If you need	

Case 18-25208 Doc 1 Filed 09/06/18 Entered 09/06/18 16:37:28 Desc Main Document Page 34 of 82

Debto		Mosley Last Name	Case numbe	r (if	
	First Name Middle Name L	Last Name	known) For Debtor 1	For Debtor 2 or non-filing spouse	
Сор	y line 4 here	→ 4.	\$580.00		
5. List	all payroll deductions:				
5a.	Tax, Medicare, and Social Security deductions	5a.	\$0.00		
5b.	Mandatory contributions for retirement plans	5b.	\$0.00		
5c.	Voluntary contributions for retirement plans	5c.	\$0.00		
5d.	Required repayments of retirement fund loans	5d.	\$0.00		
5e.	Insurance	5e.	\$0.00		
5f.	Domestic support obligations	5f.	\$0.00		
5g.	Union dues	5g.	\$0.00		
5h.	Other deductions. Specify:	_ 5h. +	\$0.00 +		
6. Add +5h.	the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f	f + 5g 6.	\$0.00		
7. Cal	culate total monthly take-home pay. Subtract line 6 from line	4. 7.	\$580.00		
8. List	all other income regularly received:				
8a.	Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing				
	gross receipts, ordinary and necessary business expenses, and	_	40.00		
	the total monthly net income.	8a.	\$0.00		
	Interest and dividends	8b.	\$0.00		
8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance,	a			
	divorce settlement, and property settlement.	8c.	\$0.00		
8d.	Unemployment compensation	8d.	\$0.00		
8e.	Social Security	8e.	\$1,500.00		
	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies Specify: Food Assistance Programs Income	8f.	\$289.00		
8g.	Pension or retirement income	8g.	\$0.00		
8h.	Other monthly income. Specify:	8h. +	\$0.00 +		
9. Add	all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g +	- 8h. 9.	\$1,789.00		
	culate monthly income. Add line 7 + line 9. If the entries in line 10 for Debtor 1 and Debtor 2 or non-filing sp	10. oouse	\$2,369.00	=	\$2,369.00
Inc frie	ate all other regular contributions to the expenses that you lude contributions from an unmarried partner, members of your nds or relatives. not include any amounts already included in lines 2-10 or amounts.	household, your	dependents, your roomr		
Spe	ecify:			11.	+ \$0.00
	ld the amount in the last column of line 10 to the amount in				\$2,360,00
vvri	te that amount on the Summary of Schedules and Statistical Sur	inniary of Ceπain i	LIADIIILIES AND KEIATED DE	аа, II ії арріїes	\$2,369.00 Combined
13. D o	you expect an increase or decrease within the year after you. No. Yes. Explain:	you file this form	?		monthly income
_					

Case 18-25208 Doc 1 Filed 09/06/18 Entered 09/06/18 16:37:28 Desc Main Document Page 35 of 82

		200	amon rago oo or oz	-		
Fill in this infor	mation to identify your	case:				
Debtor 1	Yolanda		Mosley			
	First Name	Middle Name	Last Name	Check if this is:		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended fili	ng	
United Ctates				A supplement s	howing post-pe	etition chapter 13
Officed States i	Bankruptcy Court for the	. <u>Normern</u>	District of Illinois (State)	expenses as of		•
Case number (If known)			_	MM / DD / YYY		
	_			WIWI / DD / TTT	!	
Official	Form 106J					
Schedul	e J: Your Ex	oenses				12/15
information. If (if known). Ans	more space is needed wer every question.	l, attach another sheet to this	are filing together, both are equall s form. On the top of any additiona			
	cribe Your Househ	old				
1. Is this a joi	int case?					
✓ No. Go	o to line 2					
Yes. D	oes Debtor 2 live in a	separate household?				
	No					
	Yes. Debtor 2 must	file Official Forms 106J-2, <i>Expe</i>	enses for Separate Household of Debt	or 2.		
2. Do you hav	re dependents?	No				
Do not list [Debtor 1 and	Yes. Fill out this information for	Dependent's relationship to	Dependent's	Does deper	ndent live
Debtor 2.		each dependent	Debtor 1 or Debtor 2	age	with you?	
			Child	9 years	☐ No. ✓ Yes.	
			Child	22 years	Yes.	
			Offilia	22 years	Yes.	
3. Do your ex	penses include					
expenses of		No				
than yourself an	u your	Yes				
dependent	S?					
Part 2: Esti	mate Your Ongoing	Monthly Expenses				
	of a date after the ban		you are using this form as a supplopplemental Schedule J, check the	-		
	•	-cash government assistance it on Schedule I: Your Income	-		١	our expenses
	I or home ownership e or the ground or lot. 4.	xpenses for your residence. I	nclude first mortgage payments and		4.	\$0.00
If not inc	luded in line 4:					
4a. Real e	state taxes				4a	\$0.00
4b. Prope	rty, homeowner's, or rer	nter's insurance			4b.	\$0.00
4c. Home	maintenance, repair, an	d upkeep expenses			4c.	\$0.00

4d.

\$0.00

4d. Homeowner's association or condominium dues

Case 18-25208 Doc 1 Filed 09/06/18 Entered 09/06/18 16:37:28 Desc Main Document Page 36 of 82

 Debtor 1 First Name
 Yolanda First Name
 Mosley Middle Name
 Mosley Last Name
 Case number (if known)

i list ivalie	Last Warre		
			Your expenses
5. Additional mortgage payments for your residence, such as ho	me equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural gas		6a.	\$300.00
6b. Water, sewer, garbage collection		6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services		6c.	\$275.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping supplies		7.	\$728.00
8. Childcare and children's education costs		8.	\$0.00
9. Clothing, laundry, and dry cleaning		9.	\$125.00
10. Personal care products and services		10.	\$100.00
11. Medical and dental expenses		11.	\$75.00
 Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 		12.	\$350.00
13. Entertainment, clubs, recreation, newspapers, magazines, a	and books	13.	\$0.00
14. Charitable contributions and religious donations		14.	\$0.00
15. Insurance. Do not include insurance deducted from your pay or included in I	ines 4 or 20.		
15a. Life insurance		15a	\$0.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$84.00
15d. Other insurance. Specify:		15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included	in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease payments:		10	
17a. Car payments for Vehicle 1		17a	\$182.00
17b. Car payments for Vehicle 2		17b	\$0.00
17c. Other. Specify:		17c	\$0.00
17d. Other. Specify:		17d	\$0.00
18. Your payments of alimony, maintenance, and support that y	•		\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 1	•	18.	
19.Other payments you make to support others who do not live Specify:	with you.	10	£0.00
20.Other real property expenses not included in lines 4 or 5 of t	his form or on Schedule I. Your Income	19.	\$0.00
20a. Mortgages on other property	is in solication four modifie.	20a	\$0.00
20b. Real estate taxes.		20b	\$0.00
20c. Property, homeowner's, or renter's insurance		20c	\$0.00
20d. Maintenance, repair, and upkeep expenses.		20d	\$0.00
20e. Homeowner's association or condominium dues		20e	\$0.00
		206	φυ.υυ

Official Form 106J Schedule J: Your Expenses page 2

Case 18-25208 Doc 1 Filed 09/06/18 Entered 09/06/18 16:37:28 Desc Main Document Page 37 of 82

Debtor 1				Mosley	Case number (if known)		
	First Name		Middle Name	Last Name			
21.Other	Specify:					21	\$0.00
	•	monthly expense	9 S.				\$2,219.00
	Add lines 4 t	o .					\$0.00
			**	from Official Form 106J-2			\$2,219.00
22c. A	dd line 22a	and 22b. The res	sult is your monthly exp	enses.		22.	
23.Calcu	late your n	nonthly net inco	me.				
23a. (Copy line 12	(your combined	monthly income) from	Schedule I.		23a	\$2,369.00
23b. (Copy your n	nonthly expenses	from line 22 above.			23b	\$2,219.00
			es from your monthly i	ncome.			\$150.00
-	The result is	your monthly ne	t income.			23c	 -
24 Do vo	ou expect a	n increase or de	crease in vour expen	ses within the year after	you file this form?		
-	•			_			
				oan within the year or do ye nodification to the terms of			
more	gage payine	sit to increase or	decrease because of a r	Todilication to the terms of	your mortgage:		
✓ N	lo						
ΠY	'es						
_	Evr	olain here:					
	LA	Diairi Here.					

Case 18-25208 Doc 1 Filed 09/06/18 Entered 09/06/18 16:37:28 Desc Main Document Page 38 of 82

Fill in this information to identify your case:								
Debtor 1	Yolanda		Mosley					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)					
Case number (If known)	-		(Otalio)					

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to h	nelp you fill out bankruptcy forms?
	✓ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary a that they are true and correct.	and schedules filed with this declaration and
×	/s/ Yolanda Mosley	×
	Signature of Debtor 1	Signature of Debtor 2
	Date 9/6/2018	Date
	MM/DD/YYYY	MM/DD/YYYY

Case 18-25208 Doc 1 Filed 09/06/18 Entered 09/06/18 16:37:28 Desc Main Document Page 39 of 82

Fill in th	nis infori	nation to identify your c	ase:					
Debtor	1	Yolanda First Name	Middle N	Mosk lame Last I				
Debtor (Spouse,		First Name	Middle N	lame Last i	Name			
United	States B	ankruptcy Court for the:	Northern	District of I				
Case n				(State)			
Offic	cial	Form 107						Check if this is a amended filing
		nt of Financia	l Affairs fo	or Individual	s Filing for	r Bankru	ptcy	04/1
Be as c	omple ation. I	te and accurate as pos f more space is neede own). Answer every qu	ssible. If two ma d, attach a sepa	arried people are fili	ng together, both	are equally re	esponsible for s	
Part 1:	Give	Details About Your	Marital Status	and Where You Liv	ved Before			
1. V	What is	your current marital sta	tus?					
[ried married						
2. [Ouring t	he last 3 years, have yo	u lived anywhere	other than where yo	u live now?			
[✓ No Yes	. List all of the places yo	u lived in the last	3 years. Do not inclu	de where you live r	now.		
	Deb	tor 1:		Dates Debtor 1 live	d Debtor 2:			Dates Debtor 2 lived there
					Same as	Debtor 1		Same as Debtor 1
	Nun	nber Street		From	Number Stre	eet		From
	City	State	Zip Code		City	State	Zip Code	
					Same as	Debtor 1		Same as Debtor 1
	Nun	nber Street		From	Number Stre	eet		From To
	City	State	Zip Code		City	State	Zip Code	
	<i>d territoi</i> No	e last 8 years, did you evies include Arizona, Califo Make sure you fill out So	mia, Idaho, Louisi	ana, Nevada, New Me	kico, Puerto Rico, Te			mmunity property states

Case 18-25208 Doc 1 Filed 09/06/18 Entered 09/06/18 16:37:28 Desc Main Document Page 40 of 82

First Name	Middl	e Name Last N	ame	· · · · · · · · · · · · · · · · · · ·	
o Evaloia					
2: Explain	the Sources of Your In	come			
Fill in the total activities. If yo	amount of income you recei	ved from all jobs and all bu	ousiness during this year or t sinesses, including part-time eceive together, list it only once	•	years?
		Debtor 1		Debtor 2	
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions at exclusions)
	ary 1 of current year until u filed for bankruptcy:	Wages, commissions, bonuses, tips	\$4130.00	Wages, commissions, bonuses, tips	
		Operating a business		Operating a business	
For last cal	endar year: December 31, 2017)	Wages, commissions,	\$6000.00	Wages, commissions,	
(YYYY	bonuses, tips Operating a business		bonuses, tips Operating a business	
	endar year before that: o December 31, 2016)	Wages, commissions,	\$6000.00	Wages, commissions,	
(January I ii	December 51, 2010)	bonuses, tips		bonuses, tips	
Did you receiv		Operating a business g this year or the two prenders taxable. Examples	s of other income are alimony;	Operating a business	
Did you receivenclude income sublic benefit politing a joint cassusties each source.	we any other income during e regardless of whether that in payments; pensions; rental in se and you have income that be and the gross income from	Operating a business g this year or the two previnceme is taxable. Examples come; interest; dividends; revour received together, list in	s of other income are alimony; money collected from lawsuits;	Operating a business child support; Social Security royalties; and gambling and	
Did you receivently not one of the property of	ve any other income during e regardless of whether that in payments; pensions; rental in se and you have income that	Operating a business g this year or the two previnceme is taxable. Examples come; interest; dividends; revour received together, list in	s of other income are alimony; money collected from lawsuits; it only once under Debtor 1.	Operating a business child support; Social Security royalties; and gambling and	
old you received the property of the property	we any other income during e regardless of whether that in payments; pensions; rental in se and you have income that be and the gross income from	Operating a business g this year or the two prencome is taxable. Examples come; interest; dividends; reyou received together, list in each source separately. D	s of other income are alimony; money collected from lawsuits; it only once under Debtor 1.	Operating a business child support; Social Security royalties; and gambling and listed in line 4.	lottery winnings. If you a
old you receive the common of	we any other income during a regardless of whether that in payments; pensions; rental in see and you have income that are and the gross income from the details.	Operating a business g this year or the two preduction is taxable. Examples come; interest; dividends; regour received together, list in each source separately. D Debtor 1 Sources of income	s of other income are alimony; money collected from lawsuits; it only once under Debtor 1. o not include income that you Gross income from each source (before deductions and	Operating a business child support; Social Security royalties; and gambling and listed in line 4. Debtor 2 Sources of income	Gross income from each source (before deductions
id you receive to loude income ublic benefit print gar joint case ist each source. No Yes. Fill in the print gar year.	we any other income during e regardless of whether that in payments; pensions; rental in se and you have income that be and the gross income from	Operating a business g this year or the two prevacements is taxable. Examples come; interest; dividends; report received together, list in each source separately. Debtor 1 Debtor 1 Sources of income Describe below.	Gross income from each source (before deductions)	Operating a business child support; Social Security royalties; and gambling and listed in line 4. Debtor 2 Sources of income	Gross income fror each source (before deductions
id you receive to loude income ublic benefit print gar joint case ist each source. No Yes. Fill in the date you have the date you have to make the company to the company to the company to the date you have the date you have the loude incompany to the company t	we any other income during a regardless of whether that in payments; pensions; rental in see and you have income that we and the gross income from in the details.	Operating a business g this year or the two preduction is taxable. Examples come; interest; dividends; regour received together, list in each source separately. Debtor 1 Sources of income Describe below.	Gross income from each source (before deductions) (before deductions and exclusions) \$2,601.00	Operating a business child support; Social Security royalties; and gambling and listed in line 4. Debtor 2 Sources of income	Gross income fror each source (before deductions
id you received the property of the property o	we any other income during a regardless of whether that is payments; pensions; rental in see and you have income that we and the gross income from the details.	Operating a business g this year or the two preduction is taxable. Examples come; interest; dividends; regular you received together, list in each source separately. Debtor 1 Debtor 1 Sources of income Describe below. LINK SSI	Gross income from each source (before deductions) \$\frac{\text{Gross income from each source}}{(\text{before deductions and exclusions)}}\$	Operating a business child support; Social Security royalties; and gambling and listed in line 4. Debtor 2 Sources of income	Gross income from each source (before deductions
Pid you receive nelude income public benefit public	we any other income during a regardless of whether that is payments; pensions; rental in see and you have income that see and the gross income from the details. The details ary 1 of current year until ou filed for bankruptcy: Lendar year: To December 31, 2017	Operating a business g this year or the two prevacements is taxable. Examples come; interest; dividends; report received together, list in each source separately. Debtor 1 Debtor 1 Sources of income Describe below. LINK SSI LINK	Gross income from each source (before deductions) \$\\$\\$2,601.00\$ \$\\$3,468.00\$	Operating a business child support; Social Security royalties; and gambling and listed in line 4. Debtor 2 Sources of income	Gross income from each source (before deductions

Case 18-25208 Doc 1 Filed 09/06/18 Entered 09/06/18 16:37:28 Desc Main Document Page 41 of 82

Debtor 1 Yolanda Moslev Case number (if known) First Name Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Was this payment Dates of payment Total amount paid Amount you still owe for Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Number Street Credit card Loan repayment Citv Suppliers or State 7in Code vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City Suppliers or State Zip Code vendors

Other

Case 18-25208 Doc 1 Filed 09/06/18 Entered 09/06/18 16:37:28 Desc Main Document Page 42 of 82

or 1 Yolanda			Mos	sley	Case number	(if known)
First Name		Middle Name	Last	Name		
nsiders include you corporations of whic	r relatives; and th you are and the for a busing	ny general partners n officer, director, p ess you operate as	s; relatives of any goerson in control, o	eneral partners; part or owner of 20% or	nerships of which y more of their voting	who was an insider? ou are a general partner; securities; and any managing domestic support obligations,
Yes. List all pa	yments to a	n insider.				
			Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
Insider's Name						
Number Street						
City	State	Zip Code				
Insider's Name						
Number Street						
City	State	Zip Code				
insider? Include payments or	n debts gual		d by an insider.	Total amount paid	Amount you still owe	n account of a debt that benefited an Reason for this payment Include creditor's name
Insider's Name						moduce creditor 3 maine
Number Street						
City	State					
Insider's Name		Zip Code				
		Zip Code				
Number Street		Zip Code				
Number Street City	State	Zip Code				

Case 18-25208 Doc 1 Filed 09/06/18 Entered 09/06/18 16:37:28 Desc Main Document Page 43 of 82

Debtor 1 Yolanda Moslev Case number (if known) First Name Middle Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Nature of the case Status of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded Citv State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Describe the property Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

Case 18-25208 Doc 1 Filed 09/06/18 Entered 09/06/18 16:37:28 Desc Main Document Page 44 of 82

Debt	or 1	Yolanda		Mosley	Case number (if known	n)	
		First Name Middle Name		Last Name	<u> </u>	· -	
11.		thin 90 days before you filed for bankruptc counts or refuse to make a payment becau			bank or financial institution,	set off any amou	ints from your
	✓	No Yes. Fill in the details.					
		1		Describe the action the	ne creditor took	Date action was taken	Amount
		Creditor's Name					
		Number Street					
				Last 4 digits of account	number: XXXX-		
		City State Zip Code					
12.		hin 1 year before you filed for bankruptcy, pointed receiver, a custodian, or another o		y of your property in the	possession of an assignee f	or the benefit of o	creditors, a court-
	✓	No					
		Yes					
Part	5:	List Certain Gifts and Contributions					
13.		ithin 2 years before you filed for bankrupto	, did y	ou give any gifts with a	total value of more than \$60	0 per person?	
		No Yes. Fill in the details for each gift.					
		Gifts with a total value of more than \$600 per person)	Describe the gifts		Dates you gave the gifts	Value
		Person to Whom You Gave the Gift					
		Number Street					
		City State Zip Code					
		Person's relationship to you					
		Person to Whom You Gave the Gift					
		Number Street					
		City State Zip Code Person's relationship to you					

Case 18-25208 Doc 1 Filed 09/06/18 Entered 09/06/18 16:37:28 Desc Main Document Page 45 of 82

btor 1	Yolanda		Mosley	Case number (if kno	wn)	
	First Name	Middle Name	Last Name	·		
\A/:-	hin O vooro hefere ver file	d for bonkerster die	d vou givo ony sitto as accetell	uutiono with o total volus	of more than \$600	to any obseited
Wit	inin 2 years before you file	ea for bankruptcy, aid	d you give any gifts or contrib	outions with a total value	of more than \$600	to any charity?
✓	No					
	Yes. Fill in the details for	each gift or contribut	ion.			
	Gifts or contributions to	charities	Describe what you cont	ributed	Date you	Value
	that total more than \$60	00			contributed	
						-
	Charity's Name		_			
			_			
			_			
	Number Street					
	City State	Zip Code	_			
	Oily State	Zip Code				
t 6:	List Certain Losses					
gar	nbling? No Yes Fill in the details					
Ш	Yes. Fill in the details.					
	Describe the property yo how the loss occurred	ou lost and	Describe any insurance Include the amount that i pending insurance claims	nsurance has paid. List	Date of your loss	Value of property lost
			A/B: Property.			
Wit	out seeking bankruptcy or	l for bankruptcy, did preparing a bankrup	you or anyone else acting on otcy petition? or credit counseling agencies fo			anyone you consulte
Wit abo	hin 1 year before you filed out seeking bankruptcy or lude any attorneys, bankrup No	l for bankruptcy, did preparing a bankrup	otcy petition?			anyone you consulte
Wit	hin 1 year before you filed out seeking bankruptcy or lude any attorneys, bankrup	l for bankruptcy, did preparing a bankrup	otcy petition?			anyone you consulte
Witt abo	hin 1 year before you filed out seeking bankruptcy or lude any attorneys, bankrup No	l for bankruptcy, did preparing a bankrup	otcy petition?	r services required in your b	Date payment or transfer	Amount of payment
Witt abo	hin 1 year before you filed but seeking bankruptcy or lude any attorneys, bankrup No Yes. Fill in the details.	l for bankruptcy, did preparing a bankrup	or credit counseling agencies for credit counseling agencies for Description and value of transferred	r services required in your b	Date payment or transfer was made	Amount of payment
Witt abo	hin 1 year before you filed but seeking bankruptcy or lude any attorneys, bankrup No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	l for bankruptcy, did preparing a bankrup	or credit counseling agencies for credit counseling agencies for Description and value or	r services required in your b	Date payment or transfer	Amount of
Witt abo	hin 1 year before you filed but seeking bankruptcy or lude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street	l for bankruptcy, did preparing a bankrup	or credit counseling agencies for credit counseling agencies for Description and value of transferred	r services required in your b	Date payment or transfer was made	Amount of payment
Witt abo	hin 1 year before you filed but seeking bankruptcy or lude any attorneys, bankrup No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	l for bankruptcy, did preparing a bankrup	or credit counseling agencies for credit counseling agencies for Description and value of transferred	r services required in your b	Date payment or transfer was made	Amount of payment
Witt abo	hin 1 year before you filed but seeking bankruptcy or lude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street	l for bankruptcy, did preparing a bankrup	or credit counseling agencies for credit counseling agencies for Description and value of transferred	r services required in your b	Date payment or transfer was made	Amount of payment
Witt abo	hin 1 year before you filed but seeking bankruptcy or lude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street	I for bankruptcy, did preparing a bankrup tcy petition preparers, o	or credit counseling agencies for credit counseling agencies for Description and value of transferred	r services required in your b	Date payment or transfer was made	Amount of payment
Witt abo	hin 1 year before you filed but seeking bankruptcy or lude any attorneys, bankrupt. No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street	I for bankruptcy, did preparing a bankrup tcy petition preparers, o	or credit counseling agencies for credit counseling agencies for Description and value of transferred	r services required in your b	Date payment or transfer was made	Amount of payment
Witt abo	hin 1 year before you filed but seeking bankruptcy or lude any attorneys, bankrupt. No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State	I for bankruptcy, did preparing a bankruptcy petition preparers, of the preparers of the pr	or credit counseling agencies for credit counseling agencies for Description and value of transferred	r services required in your b	Date payment or transfer was made	Amount of payment
Witt abo	hin 1 year before you filed but seeking bankruptcy or lude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois	I for bankruptcy, did preparing a bankruptcy petition preparers, of the preparers of the pr	or credit counseling agencies for credit counseling agencies for Description and value of transferred	r services required in your b	Date payment or transfer was made	Amount of payment
Witt abo	hin 1 year before you filed but seeking bankruptcy or lude any attorneys, bankrupt. No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State	for bankruptcy, did preparing a bankruptcy petition preparers, of the preparers of the prep	or credit counseling agencies for credit counseling agencies for Description and value of transferred	r services required in your b	Date payment or transfer was made	Amount of payment
Wit abo	hin 1 year before you filed but seeking bankruptcy or lude any attorneys, bankrup? No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address	for bankruptcy, did preparing a bankruptcy petition preparers, of the preparers of the prep	or credit counseling agencies for credit counseling agencies for Description and value of transferred	r services required in your b	Date payment or transfer was made	Amount of payment
Witt abo	hin 1 year before you filed but seeking bankruptcy or lude any attorneys, bankrupt. No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Pay	for bankruptcy, did preparing a bankruptcy petition preparers, of the preparers of the prep	or credit counseling agencies for credit counseling agencies for Description and value of transferred	r services required in your b	Date payment or transfer was made	Amount of payment
Witt abo	hin 1 year before you filed but seeking bankruptcy or lude any attorneys, bankrup? No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Pay Person Who Was Paid Number Street	for bankruptcy, did preparing a bankruptcy petition preparers, of the following state of th	or credit counseling agencies for credit counseling agencies for Description and value of transferred	r services required in your b	Date payment or transfer was made	Amount of payment
Witt abo	hin 1 year before you filed but seeking bankruptcy or lude any attorneys, bankrup? No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Pay	for bankruptcy, did preparing a bankruptcy petition preparers, of the preparers of the prep	or credit counseling agencies for credit counseling agencies for Description and value of transferred	r services required in your b	Date payment or transfer was made	Amount of payment
Wit abo	hin 1 year before you filed but seeking bankruptcy or lude any attorneys, bankrup? No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Pay Person Who Was Paid Number Street	for bankruptcy, did preparing a bankruptcy petition preparers, of the following state of th	or credit counseling agencies for credit counseling agencies for Description and value of transferred	r services required in your b	Date payment or transfer was made	Amount of payment

Case 18-25208 Doc 1 Filed 09/06/18 Entered 09/06/18 16:37:28 Desc Main Document Page 46 of 82

Debto	r 1 Yolanda	Mosley Cas	se number <i>(if known)</i>	
	First Name Middle Name	Last Name		
h	Within 1 year before you filed for bankruptcy, did help you deal with your creditors or to make payr Do not include any payment or transfer that you listed	nents to your creditors?	If pay or transfer any property to any	one who promised to
[✓ No			
	Yes. Fill in the details.			
		Description and value of any proper transferred	payment or transfer was made	Amount of payment
	Person Who Was Paid	-		
	Number Street	-		
	City State Zip Code	-		
I	the ordinary course of your business or financial a include both outright transfers and transfers made as and transfers that you have already listed on this state. No	security (such as the granting of a security	interest or mortgage on your property).	Do not include gifts
L	Yes. Fill in the details.			
		Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date d transfer was made
	Person Who Received Transfer	-		
	Number Street	-		
	City State Zip Code Person's relationship to you	_		
	Person Who Received Transfer	-		
	Number Street			
	City State Zip Code Person's relationship to you	-		
b	Within 10 years before you filed for bankruptcy, d beneficiary? (These are often called asset-protection devices.)	id you transfer any property to a self-se	ttled trust or similar device of which	you are a
[✓ No			
L	Yes. Fill in the details.	Description and value of the prop	erty transferred	Date transfer was made
	Name of trust			

Case 18-25208 Doc 1 Filed 09/06/18 Entered 09/06/18 16:37:28 Desc Main Document Page 47 of 82

Debtor 1 Yolanda Moslev Case number (if known) First Name Middle Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance number instrument account was before closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City Zip Code State XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other Zip Code 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code State Zip Code 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Yes Number Street Number Street Citv State 7in Code

City

State

Zip Code

Case 18-25208 Doc 1 Filed 09/06/18 Entered 09/06/18 16:37:28 Desc Main Document Page 48 of 82

Debtor 1 Yolanda Moslev Case number (if known) First Name Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Nο Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code State Zip Code **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Date of Environmental law, if you know it notice Name of site Governmental unit Number Street **NumberStreet** City State Zip Code Zip Code State 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street **NumberStreet** City State Zip Code City State Zip Code

Case 18-25208 Doc 1 Filed 09/06/18 Entered 09/06/18 16:37:28 Desc Main Document Page 49 of 82

Deb	tor 1	Yolanda			Mosle	,	Ca	ase number <i>(i</i>	f known)		
		First Name	N	fiddle Name	Last N	ame					
26.	Hav	e you been a party	y in any judici	al or administi	rative proceedi	ng under	any environme	ental law? Ir	nclude settlemer	nts and orde	rs.
		No Yes. Fill in the det	ails.								
		Occasion little			Court or agend	су		Nature	of the case		Status of the case
		Case title			Court Name						Pending
		Case number			Number Street						On appeal Concluded
					City	State	Zip Code				Concluded
Pari	t 11:	Give Details Ab	oout Your Bu	siness or Co	onnections to	Any Bu	siness				
27.	Witl	nin 4 years before	you filed for b	ankruptcy, did	d you own a bus	siness or	have any of the	e following o	connections to a	ny business?	•
				-	-		ractivity, either artnership (LLP)		part-time		
		A partner in a		aging executiv	e of a corpora	tion					
		_			equity securities		ooration				
	V	No. None of the a				for each h	v Joinean				
	Ц	Yes. Check all that	агарруу ароу	e and IIII in the			re of the busin	iess	Employer Ider	ntification nu	ımber Do not
									include Socia	I Security nu	ımber or ITIN.
		Business Name							EIN:		
		Number Street			Name of	account	ant or bookkee	per	Dates busines	ss existed	
		City	State	Zip Code					From	To	
					Describe	the natu	ire of the busin	iess	Employer Ider include Socia		
		Business Name			_				EIN:		
		Number Street			_				Dates busines	ss existed	
		City	State	Zip Code	Name of	account	ant or bookkee	per	From	То	
					Describe	the natu	re of the busin	iess	Employer Ider	ntification nu	ımber Do not
									include Socia		
		Business Name							EIN:		
		Number Street			Name of	account	ant or bookkee	per	Dates busines	ss existed	
		City	State	Zip Code	_				From	To	

Case 18-25208 Doc 1 Filed 09/06/18 Entered 09/06/18 16:37:28 Desc Main Document Page 50 of 82

Debtor	1 Yolanda		Mosley	Case number (if known)
	First Name	Middle Name	Last Name	
	ithin 2 years before yo editors, or other parti No Yes. Fill in the detai	es.	u give a financial stateme	nt to anyone about your business? Include all financial institutions,
_	-		Date issued	
	Name		MM/DD/YYYY	
	Number Street		_	
	City	State Zip Code	_	
Part 12	Sign Below			
true	e and correct. I unders ankruptcy case can re	stand that making a false stat	tement, concealing proper	ents, and I declare under penalty of perjury that the answers are ty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	x /s/ Yo	olanda Mosley		×
	Signature	e of Debtor 1		Signature of Debtor 2
	Date 9/	6/2018		Date
Did	you attach additional No Yes	pages to Your Statement of	Financial Affairs for Individ	uals Filing for Bankruptcy (Official Form 107)?
Did	you pay or agree to p	ay someone who is not an att	corney to help you fill out b	ankruptey forms?
	No	a, como in io not un ut	out b	
	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice,

Case 18-25208 Doc 1 Filed 09/06/18 Entered 09/06/18 16:37:28 Desc Main Page 51 of 82 Document

B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

		Nort	nern District of Illinois		
In re	Yolanda Mosley			Case No.	
	Debtor				(If known)
				Chapter	Chapter 13
	DISCLOSURE OF	COMPEN	ISATION OF ATT	ORNEY F	OR DEBTOR
1.	. Pursuant to 11 U.S.C. § 329(a) and F compensation paid to me within one rendered or to be rendered on behalf	year before the	filing of the petition in bankru	otcy, or agreed t	to be paid to me, for services
	For legal services, I have agreed to ac	cept			\$4,000.00
	Prior to the filing of this statement I	nave received			\$150.00
	Balance Due				\$3,850.00
2.	. The source of the compensation paid	to me was:			
	✓ Debtor		ther (specify)		
3.	. The source of the compensation paid	to me is:			
	✓ Debtor	O	ther (specify)		
4.	I have not agreed to share the abmembers and associates of my la		compensation with any other p	erson unless the	ey are
	I have agreed to share the above members or associates of my lav the people sharing in the compe	v firm. A copy o	f the agreement, together with		
5.	. In return for the above-disclosed fee, a. Analysis of the debtor's finan	_	-		• •
	bankruptcy;				
	b. Preparation and filing of any	petition, schedu	ules, statements of affairs and p	olan which may	be required;
	c. Representation of the debtor	at the meeting	of creditors and confirmation h	earing, and any	adjourned hearings thereof;
	d. Representation of the debtor	in adversary pro	oceedings and other contested	bankruptcy mat	tters;
6.	. By agreement with the debtor(s), the	above-disclose	d fee does not include the follo	wing services:	
			CERTIFICATION		
				for marine and to	man for very very contest; on of the
debt	l certify that the foregoing is a complet tor(s) in this bankruptcy proceedings.	e statement of	any agreement or arrangement	for payment to i	me for representation of the
	9/6/2018		/s/ Micha	el Spangler	
	Date		Signature	of Attorney	
			Semrad	Law Firm	
			Name o	of law firm	

Case 18-25208 Doc 1 Filed 09/06/18 Entered 09/06/18 16:37:28 Desc Main Document Page 52 of 82

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

Case 18-25208 Doc 1 Filed 09/06/18 Entered 09/06/18 16:37:28 Desc Main Document Page 53 of 82

6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

Case 18-25208 Doc 1 Filed 09/06/18 Entered 09/06/18 16:37:28 Desc Main Document Page 54 of 82

- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney.* If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. *Discharge of the attorney*. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$368.47
- 3. Before signing this agreement, the attorney has received, \$150.00 toward the flat fee, leaving a balance due of \$3,850.00; and \$58.47 for expenses, leaving a balance due of \$4,218.47
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	9/6/2018	
Signed:	:	
/s/ Yola	nda Mosley	
		/s/ Michael Spangler
Debtor(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans.
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 18-25208 Doc 1 Filed 09/06/18 Entered 09/06/18 16:37:28 Desc Main Document Page 61 of 82

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Mosley, Yolanda	Case No	
	Debtor(s)	Chapter.	Chapter13
	VERIFICATION	OF CREDITOR MAT	TRIX
T knowledg	he above named Debtors hereby verify that the e.	attached list of creditors is to	rue and correct to the best of their
Date:	9/6/2018	/s/ Mosley, Yola	
		Mosley, Yolanda <i>Signature of De</i>	

Case 18-25208 Doc 1 Filed 09/06/18 Entered 09/06/18 16:37:28 Desc Main Document Page 62 of 82

Santander Consumer USA ATT POC: Janiscia Jackson PO Box 961245 Fort Worth, TX, 76161

COMENITY BANK/ASHSTWRT PO BOX 182789 COLUMBUS, OH, 43218

CREDITORS DISCOUNT & A 415 E MAIN ST STREATOR, IL, 61364

METROPLTN AU 103 E 147th St Harvey, IL, 60426

Comcast p.o. box 196 Newark, NJ, 07101

WoW Cable Co 118 East Wing Street Arlington Heights, IL, 60004

Sprint PO Box 7949 Overland Park, KS, 66207

American InfoSource LP (agent for US Cellular) PO Box 248838 Oklahoma City, OK, 73124

Wells Fargo PO Box 5058 MAC P6053-021 Portland, OR, 97208

National Quik Cash 8502 S. Cicero Ave. Burbank, IL, 60459

ComEd 1919 Swift Drive Oak Brook, IL, 60523 Peoples Gas PO BOX 2968 Milwaukee, WI, 53201

City of Chicago - Parking and red Light Tickets 121 N. LaSalle Street Chicago, IL, 60602

HARRIS & HARRIS LTD 222 Merchandise Mart Plaza, Suite 1900 Chicago, IL, 60654

Aziza Rangoonwaga 8106 S Cornell Ave Chicago, IL, 60617 B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

n re	Yolanda Mosley		Case No.	
=	Debtor		·	(If known)
			Chapter	Chapter 13
	DISCLOSURE OF	COMPENSATION OF	ATTORNEY F	OR DEBTOR
1	 Pursuant to 11 U.S.C. § 329(a) and F compensation paid to me within one rendered or to be rendered on behalf 	year before the filing of the petition i	n bankruptcy, or agreed to	be paid to me, for services
	For legal services, I have agreed to ac	ccept		\$4,000.00
	Prior to the filing of this statement I	nave received		\$150.00
	Balance Due			\$3,850.00
2	. The source of the compensation paid	to me was:		
	✓ Debtor	Other (specify)		
3	. The source of the compensation paid	to me is:		
	✓ Debtor	Other (specify)		
4	. I have not agreed to share the ab members and associates of my la	ove-disclosed compensation with an aw firm.	y other person unless the	y are
		-disclosed compensation with a othe v firm. A copy of the agreement, toge nsation, is attached.		
5	. In return for the above-disclosed fee	I have agreed to render legal service	for all aspects of the bank	ruptcy case, including:
	 a. Analysis of the debtor's finan bankruptcy; 	cial situation, and rendering advice to	o the debtor in determining	g whether to file a petition in
	b. Preparation and filing of any	petition, schedules, statements of aff	fairs and plan which may b	pe required;
	c. Representation of the debtor	at the meeting of creditors and confi	rmation hearing, and any a	adjourned hearings thereof;
	d. Representation of the debtor	in adversary proceedings and other of	contested bankruptcy mat	ters;
6	. By agreement with the debtor(s), the	above-disclosed fee does not includ	e the following services:	
	<u></u>	CERTIFICATION		
9700	certify that the foregoing is a complet	e statement of any agreement or arra	ingement for payment to n	ne for representation of the
deb	tor(s) in this bankruptcy proceedings.		ΛΛ	1.6.
	9/4/2018	<u> </u>	/s/ Michael Spangler ₩ \	Non Junior
	Date		Signature of Attorney	ı V
			Semrad Law Firm	
			Name of law firm	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

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- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
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Ym

6. Advise the debtor of the need to maintain appropriate insurance.

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- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place
 of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

Case 18-25208 Doc 1 Filed 09/06/18 Entered 09/06/18 16:37:28 Desc Main Document Page 67 of 82

- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

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D. RETAINERS AND PREVIOUS PAYMENTS

- The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the
 debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the
 attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee
 application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$368.47
- Before signing this agreement, the attorney has received, \$150.00 toward the flat fee, leaving a balance due of \$3,850.00; and \$58.47 for expenses, leaving a balance due of \$4,218.47
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	9/4/2018	4.30	1221
Signed:		#C	
/s/ Yoland	da Mosley ViluO. M.S. U	1	M. M. Smith
		/s/ Michael Spangler	1 Mice 1
Debtor(s)		Attorney for Debtor(s)	

Do not sign if the fee amounts at top of this page are blank.

Case 18-25208 Doc 1 Filed 09/06/18 Entered 09/06/18 16:37:28 Desc Main Document Page 70 of 82

THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28th Floor Chicago, IL 60603 (312) 913-0625

Re: Agreement Regarding Priority Treatment of The Semrad Law Firm LLC's Fees and Expenses

Dear Yolanda Mosley

Thank you for choosing The Semrad Law Firm LLC (the Firm) to represent you in connection with your Chapter 13 bankruptcy case. In addition to the terms contained in the Court Approved Retention Agreement (CARA) it is our policy to confirm in writing how and when the Firm's fees and expenses will be paid. If there are any terms contained in this document that are in conflict with CARA, those terms are void.

Aside from any initial retainer that you pay the Firm, you will be required to pay the Firm's fees and expenses through the Chapter 13 plan after it is approved by the Bankruptcy Court. Each month, you will pay the Trustee the amount stated in your Chapter 13 plan. The Trustee will then disburse that money out according to the provisions of your plan to the Firm and other creditors.

The model Chapter 13 plan gives fourth priority to attorneys' fees, after the Trustee's fees, current mortgage payments, and payments to secured creditors listed in Section 3.1, 3.2, or 3.3 (for example, payments due to lenders on a loan to purchase a car, furniture, appliance or other item of personal property). The Firm intends to alter this priority scheme by modifying the model Chapter 13 plan to provide for payment of the Firm's attorney's fees and costs before any payments are made to your other creditors. That means that the money you send to the Trustee each month will first be paid to the Firm and not to pay the claims of your other creditors until the Firm's fees and expenses are paid in full. Such claims of other creditors include your car note, other financed personal property, parking tickets, taxes, and any claims of other creditors that may be included in your plan.

Aside from the Firm's commitment to perform any and all work reasonably necessary to represent you in this bankruptcy case without requiring you to pay a substantial amount of the fees and expenses up front, there is no benefit to you from this priority treatment of the Firm's fees and expenses. Furthermore, this arrangement presents certain risks. In the event that your case is dismissed before completion of the plan or if you decide to convert your case to a case under Chapter 7, it is likely that the Firm's attorneys' fees will have been paid while little of your other debts are paid.

In addition, there is the possibility that a creditor or the Trustee may object to the Firm being paid under this altered priority arrangement. In the event of such an objection, the Firm may lower that amount that the Firm will receive each month and increase the

THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28th Floor Chicago, IL 60603 (312) 913-0625

monthly payment to such creditor in order to resolve the objection. However, creditors may seek to recover additional attorneys' fees as a result of any such objection and you may be required to pay the creditors' additional attorneys' fees over time through the Chapter 13 Plan.

A Chapter 13 plan will be filed on your behalf to repay your creditors. Your Chapter 13 plan payment will be \$150.00 at the time of filing. This monthly Chapter 13 plan payment can be subject to change during your case. Included within this monthly plan payment is the Firm's compensation for representing you during the Chapter 13. You will be paying the Firm an attorney fee of \$4,000.00, with an initial down payment of \$150.00

Within the Chapter 13 plan payment, you will be paying back your creditors and the Firm's attorney fees:

- 1. The trustee will be paid an estimated 6% of the plan payment.
- 2. The Firm's fees will be paid at approximately \$141/mo.
- 3. General Unsecured Creditors will be paid XX% pro-rata after all other creditors.
- 4. You will be paying Santander Consumer USA directly outside of the plan for its lien on your 2011 Hyundai Elantra.

If you do not wish to pay the Firm's attorneys' fees and expenses ahead of your creditors as set forth above, you have the following options:

- A. You can elect to pay the Firm an upfront retainer of \$1,500 prior to filing your case and elect for the plan to pay your car note (and/or other claims secured by personal property) and mortgage arrears in equal set monthly payments along with the Firm's fees and expenses; or
- B. You can seek representation by another firm under a different payment arrangement.

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Case 18-25208 Doc 1 Filed 09/06/18 Entered 09/06/18 16:37:28 Desc Main Document Page 72 of 82

THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28th Floor Chicago, IL 60603 (312) 913-0625

Please carefully review this letter. If the terms are not consistent with your understanding of our engagement in any respect or if you have any questions concerning the same, please notify us promptly. You can also seek advice from other counsel regarding your rights under this arrangement. Firm policy and a prior court order require that we receive confirmation of your acceptance of these terms in the form of your signature at the bottom of this letter. Please return the signed copy to the Firm as soon as possible.

Meal

Very Truly Yours,

THE SEMRAD LAW FIRM LLC

One of its Attorneys

Accepted:

Yolanda Mosley

Date: 9/4/2018

CHAPTER 13 DISCLAIMERS

1.	I understand that if I owe attorneys fees, those fees will be paid through the Chapter 13 plan and, to the extent allowed by the Bankruptcy Court, The Semrad Law Firm will likely be paid before any of my creditors are paid.
•	· YM.
2.	I understand that The Semrad Law Firm has pulled a credit report, but that said credit report does not report every debt I owe. I understand that it is my responsibility to provide all my debts to The Semrad Law Firm to list in my bankuptcy, and that failure to list a debt could be grounds for said debt(s) being not discharged in my case.
3,	I agree that in the preparation of my bankruptcy petition and schedules that I have disclosed to The Semrad Law Firm all my debts, sources of income.
¥	disclosed to The Semrad Law Firm all my debts, sources of income, assets, personal property, real estate, transfers of real estate over the past 4 years, and expenses.
4.	I agree that I will attend my creditors meeting at the time, date and location that will be given to me by The Semrad Law Firm, and also mailed to me by the Bankruptcy Court. That at this meeting I will bring my driver's license or State ID, my social security card, and a recent pay stub if I am working. That failure of me to attend this meeting is grounds for my case to be dismissed. I also understand that failure to bring said requested documents to the meeting can be grounds for the meeting to not be held.
	Y M
5.	I understand that The Semrad Law Firm will be paid first before all creditors unless otherwise agreed or ordered by the court.
	<u> </u>
6.	I understand that my first trustee payment is due 30 days after the filing of my bankruptcy case, and every 30 days thereafter. I agree to make my liustee payment every 30 days, and that failure to make my trustee payments is grounds to have my case dismissed.
	-ym.
7.	I acknowledge that I have authorized The Semrad Law Firm to submit a payroll control order on my behalf (if applicable) to have my payment deducted from my payroll check each pay period.

8.	I understand that if a payroll control order is being submitted, that it is unknown when the trustee payments will be deducted out of my paycheck (usually takes one to two months). I also agree to make my Trustee payment directly myself to the Trustee until I see the deductions come out of my paycheck.
9.	I understand and agree that it is ultimately my responsibility to make my trustee payments each month and monitor my paycheck each pay period to ensure that not only that the deduction is coming out of my paycheck, but also that it is the correct amount. I agree that if for some reason the trustee payment stops coming out of my paycheck, or I leave my job that it is my responsibility to make my trustee payments directly to the Trustee.
10.	I understand that when making a trustee payment directly to the Trustee, it can only be made by money order or certified check, and that a personal check or cash cannot be sent to the Trustee.
	$\rightarrow \sim
11.	I agree that I am contributing all the disposable income I have available toward my Chapter 13 plan, and that if my plan is paying my unsecured creditors less than 100%, that the Bankruptcy Trustee can ask that my future tax refunds be tendered to my case while I am in my bankruptcy case.
12.	I understand that if I want to incur credit such as to finance a car or real estate that need court permission, and agree that I must contact my attorney to obtain such permission.
13.	I understand that I must have filed my federal and state tax returns for the past 4 years if I was legally required to, and failure to have done so is grounds to have my case dismissed.

I understand that if I am legally required by court order to pay domestic support obligations (child support, alimony), that falling in default is grounds to have my case dismissed and/or not receive a discharge in my case.

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15.	Understand that my Chapter 13 plan will run between 36 and 60 months depending on the amount of debt I have, and what the bankruptcy court requires my plan to run.
16,	I understand and agree to complete my 2nd credit counseling exit course before my case ends, and submit a copy of the certificate showing I completed this to my attorney. I also understand that failure to complete this requirement before my case ends is grounds to not receive my discharge.
¥	YM
17.	If I have a garnishment coming out of my paycheck, I agree and understand that it is my responsibility to provide my payroll department with proof of my bankruptcy to stop said wage garnishment. It also my responsibility to contact the gamishing creditor and provide them with proof of my filing.
	YM
18.	If a garnishment or voluntary deduction is coming out of my bank account, lagree that: it is my responsibility to contact my bank to stop said deduction or garnishment by providing proof of bankruptcy, or requesting my bank to close my account and open a new account.
	<u> </u>
19.	I understand that my monthly Trustee payment is not finalized and may increase or decrease due to a difference in my income, expenses, and/or my debt amounts.
	YM
20.	I agree that I authorized The Semrad Law Firm to file my bankruptcy case, after I reviewed my bankruptcy petition and schedules.
	YM.
21.	I understand that the entire firm of The Semrad Law Firm represents me, and that while a different attorney might have counseled me and prepared my case, that once my case is filed, one of the attorneys at The Semrad Law Firm will be assigned as my attorney for the remainder of my case.
	1/1/2

- 22. I understand that if I have had (1) bankruptcy dismissed in the last 12 months, that I only have the benefit of the automatic stay for 30 days, until a motion is granted by the judge extending the automatic stay protection for the remainder of the case. That if the Judge denies my motion to extend the automatic stay that it is possible that creditors will still be able to take actions such as foreclosing on my real property, repossessing any vehicles, and garnishing my monies.
- 23. I understand that if I have had (2) or more bankruptcies dismissed in the last 12 months, that I do not have the benefit of the automatic stay upon the filing of the case, until a motion is granted by the judge imposing the automatic stay protection for the remainder of the case. Until the Judge grants such motion none of my property including my real property, cars or monies are not protected. That if the Judge denies my motion to impose the automatic stay that creditors will still be able to take actions such as foreclosing on my real property, repossessing any vehicles, and garnishing my monies.
- 24. I understand that if I owe any taxing authority such as the IRS or State of Illinois any income tax debt, that even though I am required to put this debt into my Chapter 13 plan, that tax authorities still have the legal right to offset my next tax refund by the amount(s) they are owed.

Case 18-25208 Doc 1 Filed 09/06/18 Entered 09/06/18 16:37:28 Desc Main Document Page 77 of 82

Law Offices of

The Semrad Law Firm, LLC

Accounting Department
11101 S. Western Ave., Chicago IL 60643
Phone: (855) 206-1524 Email: Accounting@SemradLaw.com
www.DebtStoppers.com

Payment Acknowledgement

Client:

Mosley, Yolanda

File Number:

500128-001

Date:

09/04/2018

Trans No:

1700365

Card:

MASTER - Ending in: 8796 Expires: 1/2022 Auth: 185779

Code:

PAID - DEBIT CARD

Amount:

\$150.00

Signature:

Cardholder acknowledges receipt of goods and/or services in the amount of the total shown heron and agrees to perform the obligations set forth in the card members agreement with the issuer.

Case 18-25208 Doc 1 Filed 09/06/18 Entered 09/06/18 16:37:28 Desc Main Document Page 78 of 82

Debtor 1 Yolanda First Name	Mos Middle Name Last I	ley Cas	e number (if known)	
	estions for Reporting Purposes	vane		
16. What kind of debts do you have?	16a. Are your debts primarily co "incurred by an individual pri ☐ No. Go to line 16b. ☐ Yes. Go to line 17. 16b. Are your debts primarily bu money for a business or inve ☐ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you of	marily for a personal, far siness debts? Business estment or through the c	mily, or household purposes of the same of the same debts that you peration of the business	incurred to obtain or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	✓ No. I am not filing under Chapter Yes. I am filing under Chapter 7. expenses are paid that fund No. Yes.	Do you estimate that after	any exempt property is exc oute to unsecured creditors	luded and administrative ?
18. How many creditors do you estimate that you owe?	✓ 1-49✓ 50-99✓ 100-199✓ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	50,0	01-50,000 01-100,000 e than 100,000
19. How much do you estimate your assets to be worth?		\$1,000,001-\$10 \$10,000,001-\$5 \$50,000,001-\$1 \$100,000,001-\$	0 million	0,000,001-\$1 billion 100,000,001-\$10 billion ,000,000,001-\$50 billion e than \$50 billion
20. How much do you estimate your liabilities to be? Part 7: Sign Below		\$1,000,001-\$10 \$10,000,001-\$5 \$50,000,001-\$1 \$100,000,001-\$	0 million	0,000,001-\$1 billion 000,000,001-\$10 billion ,000,000,001-\$50 billion e than \$50 billion
	I have examined this petition, and	I declare under penalty o	of periury that the informa	ation provided is true and
For you	correct. If I have chosen to file under Chap of title 11, United States Code. I u under Chapter 7. If no attorney represents me and I out this document, I have obtained I request relief in accordance with	oter 7, I am aware that I n nderstand the relief avai did not pay or agree to p d and read the notice rec the chapter of title 11, U	nay proceed, if eligible, ur lable under each chapter, pay someone who is not a quired by 11 U.S.C. § 342 United States Code, speci	nder Chapter 7, 11,12, or 13 and I choose to proceed an attorney to help me fill (b). fied in this petition.
	I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 yes both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.			
	/s/ Yolanda Mosley \(\lambda \cdot \) Signature of Debtor 1	Vull // Cos	Signature of Debtor 2	
	Executed on 9/4/2018 MM / DD / Y	////	Executed on	1/DD/YYYY

Case 18-25208 Doc 1 Filed 09/06/18 Entered 09/06/18 16:37:28 Desc Main Document Page 79 of 82

Fill in this inforn	nation to identify your c	ase:		
Debtor 1	Yolanda		Mosley	
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	_
		Middle Name		
United States B	ankruptcy Court for the:	Northern	District of Illinois	_
Case number			(State)	
(If known)				
Official I	Form 106De	<u> C</u>		Check if this is amended filing
Declarati	on About an	Individual Deb	tor's Schedules	12/
If two married p	people are filing togeth	er, both are equally resp	onsible for supplying correc	information.
money or prope U.S.C. §§ 152, 1	erty by fraud in connect 341, 1519, and 3571.			king a false statement, concealing property, or obtaining \$250,000, or imprisonment for up to 20 years, or both. 18
Part 1: Sign	Below			
Did you pa	ay or agree to pay some	one who is NOT an attor	rney to help you fill out bank	ruptcy forms?
✓ No	er.		s s g	
Yes. N	Name of person		Attach Bankruptcy F Signature (Official Fo	detition Préparer's Notice, Declaration, and orm 119).
a management of the contract	nalty of perjury, I declar are true and correct.	e that I have read the su	ımmary and schedules filed	with this declaration and

Signature of Debtor 2

MM/DD/YYYY

Date

/s/ Yolanda Mosley
Signature of Debtor 1

Date 9/4/2018

MM/DD/YYYY

Case 18-25208 Doc 1 Filed 09/06/18 Entered 09/06/18 16:37:28 Desc Main Document Page 80 of 82

Debt	tor 1 Yolanda First Name Middle Name	Mosley	Case number (if known)			
28.						
	✓ No Yes. Fill in the details below.					
		Date issued				
	Name	MM/DD/YYYY				
	Number Street					
	City State Zip Code					
Part	Part 12: Sign Below					
I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.						
	/s/ Yolanda Mosley Signature of Debtor 1 Date 9/4/2018					
	Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?					
[✓ No Yes					
Γ	Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?					
Į	✓ No Von Name of name		Attach the Bankruptcy Petition Preparer's Notice,			
L	Yes. Name of person		Declaration, and Signature (Official Form 119).			

Case 18-25208 Doc 1 Filed 09/06/18 Entered 09/06/18 16:37:28 Desc Main Document Page 81 of 82

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Debtor(s)	Case No.		
		Chapter.	Chapter13	
	VERIFICAT	ION OF CREDITOR MAT	ΓRIX	
Ti knowledge	he above named Debtors hereby verify tha e.	t the attached list of creditors is to	rue and correct to the best	of their
Date:	9/4/2018	/s/ Mosley, Yola Mosley, Yolanda Signature of De	a	Maly

Case 18-25208 Doc 1 Filed 09/06/18 Entered 09/06/18 16:37:28 Desc Main Document Page 82 of 82

Debte		Yolanda First Name	Middle Name	Mosley Last Name	Case number (if known)		
16.		***************************************	nily income that applies to ye			***************************************	
		a. Fill in the state in whic		Illinois	•		
			eople in your household.	3			
			ly income for your state and size	e of		\$80,233.00	
		household		To find	a list of applicable median income amounts, go online		
17.	Ho	w do the lines compare		r this form. This list m	ay also be available at the bankruptcy clerk's office.		
	17a. Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, Disposable income is not determined under 11 U.S.C. § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Disposable Income (Official Form 122C-2).						
	17t	U.S.C. § 1325(b)		Calculation of Dispos	ck box 2, <i>Disposable income is determined under 11</i> able Income (Official Form 122C-2). On line 39 of that		
Part	3:	Calculate Your Con	nmitment Period Under	11 U.S.C. §1325(b)	(4)		
18.	Co	py your total average n	nonthly income from line 11.			\$869.91	
19.					s not filing with you, and you contend that calculating the your spouse's income, copy the amount from line 13.		
	198	a. If the marital adjustme	nt does not apply, fill in 0 on li	ne 19a.		-\$0.00	
	19b. Subtract line 19a from line 18.					\$869.91	
20.	Cal	Iculate your current m	onthly income for the year. F	follow these steps:			
	208	a. Copy line 19b.				\$869.91	
		Multiply by 12 (the nu	mber of months in a year).			x 12	
	201	b. The result is your curre	ent monthly income for the yea	r for this part of the fo	m.	\$10,438.92	
	200	c. Copy the median fami	lly income for your state and si	ze of household from	line 16c.	\$80,233.00	
21.	Но	w do the lines compare	e?				
	4	Line 20b is less than line commitment period is		ed by the court, on the	e top of page 1 of this form, check box 3, The		
			or equal to line 20c. Unless oth eriod is 5 years. Go to Part 4.	erwise ordered by the	court, on the top of page 1 of this form, check box		
Part	4:	Sign Below					
		Du sinning bare I deale	and the day of an about the	Aller Sefermenting and the			
		by signing here, i decia	are under penalty of perjury tha	the information on th	is statement and in any attachments is true and correct.		
	Signature of Debtor 1 Signature of Debtor 2						
		Date 9/4/2018	,		Date \		
MM/DD/YYYY							
	If you checked 17a, do NOT fill out or file Form 122C-2. If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.						